



The Capsule

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Did you know the Ryan White Program cannot pay for the fee or penalty associated with the health coverage mandate in the Marketplace?

What choice do you have?

If your yearly income is below the tax filing threshold, (see IRS.gov for more information) you are automatically exempt from paying the penalty. For information on penalties see CAPSULE ARTICLE 2 or visit healthcare.gov.

There are other ways you may qualify for an exemption from paying the health coverage penalty.

Florida did not expand Medicaid coverage. Individuals with incomes between 100% and 138% of the Federal Poverty Level (\$11,670 to \$15,856) may qualify for an exemption.



Do you qualify for an exemption?

- In order to qualify for an exemption you must apply for Medicaid at www.myflfamilies.com/Medicaid to receive a Medicaid denial letter.
- You must have a Medicaid denial letter to qualify for an exemption.
- Once you have a Medicaid denial letter, complete the exemption application at www.healthcare.gov/exemptions.
- If you need assistance, contact your case manager or an ADAP staff.

Please see the attached flyer for a list of additional qualifying exemptions.

To see if you are exempt from paying the health coverage penalty and apply for an exemption, visit www.healthcare.gov/exemptions for more information.

The next update will provide information on "selecting plans for the next enrollment period"



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Exemptions from paying the federal health coverage penalty:

According to healthcare.gov a person may be exempt from the requirement to pay a penalty for not having health insurance if:

- You have been uninsured for less than 3 months of the year.
- The lowest-priced coverage available would cost more than 9.5% of your household income.
- You do not have to file a tax return because your income is too low.
- You are a member of a federally recognized tribe or eligible for services through an Indian Health Services provider.
- You are a member of a recognized health care sharing ministry.
- You are a member of a recognized religious sect with religious objections to insurance, including Social Security and Medicare.
- You are incarcerated, and not awaiting the disposition of charges against you.
- You are not lawfully present in the U.S.

Hardship exemptions:

A person may qualify for a “hardship” exemption if any of the circumstances below affect their ability to purchase health insurance coverage:

- You were homeless.
- You were evicted in the past 6 months or were facing eviction or foreclosure.
- You received a shut-off notice from a utility company.
- You recently experienced domestic violence.
- You recently experienced the death of a close family member.
- You experienced a fire, flood, or other natural or human-caused disaster that caused substantial damage to your property.
- You filed for bankruptcy in the last 6 months.
- You had medical expenses you could not pay in the last 24 months.
- You experienced unexpected increases in necessary expenses due to caring for an ill, disabled, or aging family member.
- You expect to claim a child as a tax dependent who has been denied coverage in Medicaid and CHIP, and another person is required by court order to give medical support to the child. In this case, you do not have to pay the penalty for the child.
- As a result of an eligibility appeals decision, you are eligible for enrollment in a qualified health plan (QHP) through the Marketplace, lower costs on your monthly premiums, or cost-sharing reductions for a time period when you weren’t enrolled in a QHP through the Marketplace.
- You were determined ineligible for Medicaid because your state didn’t expand eligibility for Medicaid under the Affordable Care Act.
- Your individual insurance plan was cancelled and you believe other Marketplace plans are unaffordable.
- You experienced another hardship in obtaining health insurance.

For more information, please visit www.healthcare.gov

Spanish version is available at www.floridaADAP.org Para la versión en español, visite www.floridaADAP.org